Filed under Rule 424(b)(3), Registration Statement No. 333-152418 Pricing Supplement No. 225 — dated Monday, August 18, 2008 (To: Prospectus Dated July 21, 2008)

Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor's Option	Product Ranking
06050XC92	[\$]	100.000%	1.500%	[\$]	FIXED	6.200%	SEMI- ANNUAL	08/15/2018	02/15/2009	\$28.76	YES	Subordinated Unsecured Notes
Redemption In	nformation: Non-Callabl	e										
	anagers and Lead Agents Mu Investments	Banc of Americ	a Securities LLC, Ir	ncapital, LLC A	gents: Charles Sch	wab & Co., Inc., (	Citi, Edward D. Jon	es & Co., L.P., Mer	rill Lynch & Co., M	lorgan Stanley, UB	5 Investment Bank,	Wachovia
06050XD26	[\$]	100.000%	2.000%	[\$]	FIXED	6.375%	MONTHLY	08/15/2023	09/15/2008	\$3.01	YES	Subordinated Unsecured Notes
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